

# EXHIBIT 15



Steve Xue &lt;stevoxue@gmail.com&gt;

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**NOTICE OF PAYMENT DEFAULTS OVER 90 DAYS**

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Stewart Koenig <skoenig@pci-search.com>  
To: Steve Xue <stevoxue@gmail.com>

Wed, Mar 7, 2018 at 2:59 PM

Steve,

As you know, we have been trying to resolve the financial obligations among PCI, Calculus and Cowen, all of the difficulties of which have been caused by your improper actions and breaches of our agreement.

As you know we continue to seek a proper resolution and have repeatedly requested that you provide your lawyer's contact information so that our Attorneys can talk this through.

Further, one item of confusion for us is you continued request for interest.  
What is your basis for this claim. Clarifying that for us will be helpful towards resolution.

Stewart Koenig  
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Prime Consulting International LLC  
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-----Original Message-----

From: Steve Xue <stevoxue@gmail.com>  
Sent: Sunday, March 4, 2018 2:25 PM  
To: Stewart Koenig <skoenig@pci-search.com>  
Subject: NOTICE OF PAYMENT DEFAULTS OVER 90 DAYS

Dear Stewart,

You are hereby notified that Prime Consulting International LLC (PCI) has defaulted over 90 days, because it has failed to pay the payment due of Invoice # 358 and # 359 in the amount of 20,539.25\$. As of 2/14/2018, it has past due for more than 90 days.

Therefore, demand is hereby made upon (PCI) for full payment of the entire amount due on all related invoices in the amount of 65,549.00\$ including interest accrued and default charges as of 2/28/2018.

Please carefully review the notice, that PCI is obligated to pay in addition to the principal balance, interest, default charges, costs of collection and attorney's fees.

Your prompt attention to the foregoing is anticipated.

Steve Xue